



*The Commonwealth of Massachusetts
Executive Office of Health and Human Services
Division of Health Care Finance and Policy
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NOTICE OF PUBLIC HEARING

Pursuant to the provisions of M.G.L. c. 118G and in accordance with M.G.L. c. 30A, as amended, a public hearing will be held Tuesday, April 28, 2009, at 10:00 A.M. at the Division of Health Care Finance and Policy (“Division”), 2 Boylston Street, 5th floor, Boston, MA relative to the adoption of amendments to:

114.6 CMR 3.00: Student Health Insurance Program

Regulation 114.6 CMR 3.00 implements the requirement under M.G.L. c. 15A, § 18 that all students enrolled in Massachusetts independent and public institutions of higher education participate in a Student Health Program or in a health benefit plan of comparable coverage. The regulation sets forth the minimum benefit levels and required services for a Student Health Program and the criteria by which a school may waive a student’s participation upon demonstration of comparable insurance coverage.

The Division proposed regulatory amendments on September 18, 2008, and held a public comment period until October 31, 2008. The Division has revised its original proposal to reflect the comments received during the public comment period as well as the suggestions and recommendations of the Technical Advisory Group formed in October of 2008 to assist the Division with its comprehensive review of this regulation. The proposed amendments are effective May 1, 2009. As in the original proposal, the proposed amendments require that student health insurers consider termination from another health insurance plan, including MassHealth or Commonwealth Care, to be a qualifying event that would permit students terminated from these plans or programs to enroll in their school’s Student Health Program outside standard enrollment periods and pay prorated premiums. In addition, the proposed amendments require schools to (1) submit the Evidence of Coverage and marketing materials relating to the Student Health Program and also health benefit data in a manner specified by the Division; (2) submit Student Health Program performance metrics, such as medical and administrative costs, the number of claim denials and grievances, medical loss ratios, and other administration and performance measures as specified by the Division; (3) make Student Health Program information available and accessible to students on the school website, including the Evidence of Coverage, related benefits and services, and applicable limitations and exclusions; and (4) communicate to students information regarding the waiver process, the manner by which a student may request and obtain a waiver, and the deadlines associated with the waiver process. Further, the proposed amendments reduce the schools’ required annual reporting from three to two filings per year and remove the documentation of insurance requirement.

The Division is proposing these amendments to update the current regulation, improve transparency within the various schools’ student health insurance programs, and promote access to quality,

comprehensive and affordable student health insurance coverage in Massachusetts. There is no anticipated fiscal impact as a result of these amendments.

Interested parties are encouraged to submit comments on these amendments. All persons desiring to be heard on this matter are hereby notified to appear at the designated time and place. Persons intending to speak will be afforded an early opportunity to testify if the Division receives notice by 5 p.m. on Monday, April 27, 2009. All others will be heard subsequently. Written comments may be sent to the Division at Two Boylston Street, 5th floor, Boston, MA 02116.

Copies of the regulation are available for inspection and/or purchase at the Division, Two Boylston Street, 5th floor, Boston, MA 02116 or you can access them free of charge in the Regulations section of the Division's web site located at www.mass.gov/dhcfp.